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902.clas.	2032

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File: PGPB

Oct 31, 2002

PGPUB-DOCUMENT-NUMBER: 20020161702

PGPUB-FILING-TYPE: new

DOCUMENT-IDENTIFIER: US 20020161702 A1

TITLE: Money order debit from stored value fund

PUBLICATION-DATE: October 31, 2002

INVENTOR-INFORMATION:

NAME	CITY	STATE	COUNTRY	RULE-47
<u>Milberger, Susan M.</u> <i>Inventor</i>	Englewood	CO	US	
Sherrard, Jeff D.	Lakewood	CO	US	
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Platte, Eric L.	Castle Rock	CO	US	
Abrahams, Susan F.	Atlanta	GA	US	
Neofytides, Cheryl L.	Foral Park	NY	US	
Baig, Aamer Ali	Forest Hills	NY	US	
Karas, Peter M.	Lakewood	CO	US	
Cowell, James E.	Littleton	CO	US	
Yoder, James R.	Chicago	IL	US	
Golub, Matt F.	Tera Fly	NJ	US	

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	COUNTRY	TYPE CODE
First Data Corporation	Englewood	CO		02

APPL-NO: 10/ 045632 [PALM]

DATE FILED: October 26, 2001

RELATED-US-APPL-DATA:

Application 10/045632 is a continuation-in-part-of US application 09/613615, filed July 11, 2000, PENDING

Application 10/045632 is a continuation-in-part-of US application 09/476384, filed December 30, 1999, PENDING

Application 10/045632 is a continuation-in-part-of US application PC/T/US01/22,179, filed July 11, 2001, UNKNOWN

INT-CL: [07] G06 F 17/60

US-CL-PUBLISHED: 705/39; 705/44

US-CL-CURRENT: 705/39; 705/44

REPRESENTATIVE-FIGURES: 11A

ABSTRACT:

According to the invention, a method for transferring a credit amount out of an online system using a money order is disclosed. In one step, pay-out instructions are received at a server computer system from a wide-area computer network coupled to a payor. The pay-out instructions include at least two of a payee, a delivery location, and the credit amount. A first handler associated with the payor and a second handler for preparation of the money order according to the pay-out instructions are determined. The credit amount is transferred from the first handler to the online system. The pay-out instructions are sent to the second handler.

[0001] This application claims the benefit of: PCT Patent Application No. PCT/US01/22,179 filed on Jul. 11, 2001; U.S. patent application Ser. No. 09/613,615 filed on Jul. 11, 2000; and, U.S. patent application Ser. No. 09/476,384 filed on Dec. 30, 1999.

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File: USPT

Sep 30, 2003

[Preferences](#)[Logout](#) NO: 6629081

DOCUMENT-IDENTIFIER: US 6629081 B1

**** See image for Certificate of Correction ****

TITLE: Account settlement and financing in an e-commerce environment

DATE-ISSUED: September 30, 2003

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Cornelius; Richard D.	Santa Monica	CA		
Stepniczka; Andreas	San Francisco	CA		
Chu; Kevin	Atlanta	GA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Accenture LLP	Palo Alto	CA			02

APPL-NO: 09/ 470023 [\[PALM\]](#)

DATE FILED: December 22, 1999

INT-CL: [07] [G06 F 17/60](#)

US-CL-ISSUED: 705/30

US-CL-CURRENT: [705/30](#)

FIELD-OF-SEARCH: 705/30, 705/34, 705/39, 705/40

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

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PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> 4799156	January 1989	Shavit et al.	
<input type="checkbox"/> 4823264	April 1989	Deming	705/39
<input type="checkbox"/> 5168444	December 1992	Cukor et al.	
<input type="checkbox"/> 5704045	December 1997	King et al.	
<input type="checkbox"/> 5717989	February 1998	Tozzoli et al.	
<input type="checkbox"/> 5732400	March 1998	Mandler et al.	

<input type="checkbox"/> <u>5739512</u>	April 1998	Tognazzini	
<input type="checkbox"/> <u>5809144</u>	September 1998	Sirbu et al.	
<input type="checkbox"/> <u>5826241</u>	October 1998	Stein et al.	
<input type="checkbox"/> <u>5832460</u>	November 1998	Bednar et al.	705/27
<input type="checkbox"/> <u>5848400</u>	December 1998	Chang	
<input type="checkbox"/> <u>5878403</u>	March 1999	DeFrancesco et al.	
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<input type="checkbox"/> <u>5903878</u>	May 1999	Talati et al.	
<input type="checkbox"/> <u>5903880</u>	May 1999	Biffar	
<input type="checkbox"/> <u>5930768</u>	July 1999	Hooban	
<input type="checkbox"/> <u>5941947</u>	August 1999	Brown et al.	
<input type="checkbox"/> <u>5970475</u>	October 1999	Barnes et al.	705/27
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<input type="checkbox"/> <u>6032133</u>	February 2000	Hilt et al.	705/40
<input type="checkbox"/> <u>6058378</u>	May 2000	Clark et al.	705/37
<input type="checkbox"/> <u>6058379</u>	May 2000	Odom et al.	
<input type="checkbox"/> <u>6058381</u>	May 2000	Nelson	
<input type="checkbox"/> <u>6073117</u>	June 2000	Oyanagi et al.	
<input type="checkbox"/> <u>6076074</u>	June 2000	Cotton et al.	705/40
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<input type="checkbox"/> <u>6092053</u>	July 2000	Boesch et al.	
<input type="checkbox"/> <u>6112181</u>	August 2000	Shear et al.	
<input type="checkbox"/> <u>6112189</u>	August 2000	Rickard et al.	
<input type="checkbox"/> <u>6131087</u>	October 2000	Luke et al.	
<input type="checkbox"/> <u>6141653</u>	October 2000	Conklin et al.	
<input type="checkbox"/> <u>6151588</u>	November 2000	Tozzoli et al.	
<input type="checkbox"/> <u>6189785</u>	February 2001	Lowery	235/379
<input type="checkbox"/> <u>6233565</u>	May 2001	Lewis et al.	
<input type="checkbox"/> <u>6260024</u>	July 2001	Shkedy	
<input type="checkbox"/> <u>6285986</u>	September 2001	Andrews	
<input type="checkbox"/> <u>6314409</u>	November 2001	Schneck et al.	
<input type="checkbox"/> <u>6317729</u>	November 2001	Camp et al.	
<input type="checkbox"/> <u>6336095</u>	January 2002	Rosen	
<input type="checkbox"/> <u>6336105</u>	January 2002	Conklin et al.	
<input type="checkbox"/> <u>6338050</u>	January 2002	Conklin et al.	
<input type="checkbox"/> <u>6363363</u>	March 2002	Haller et al.	
<input type="checkbox"/> <u>6373950</u>	April 2002	Rowney	
<input type="checkbox"/> <u>6385595</u>	May 2002	Kolling et al.	

☐☐ 6418415 July 2002 Walker et al.☐ 2001/0023415 September 2001 Keil 705/44

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FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
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Brinkman Technologies Inc., retrieved from the internet on Mar. 25, 2002 from <http://www.banksystems.com/>.

BizRate.com, retrieved from the Internet on Dec. 13, 2001;

<http://www.bizrate.com/content/about.xpml>.

Carsdirect.com; retrieved from the Internet on Dec. 13, 2001;

<http://www.carsdirect.com/the.sub.-company/cdc.sub.-advantage>.

eBay Incorporated, "Feedback Overview", Dec. 1998.

ART-UNIT: 3627

PRIMARY-EXAMINER: Olszewski; Robert P.

ASSISTANT-EXAMINER: Fischer; Andrew J.

ATTY-AGENT-FIRM: Oppenheimer Wolff & Donnelly LLP

ABSTRACT:

A system, method and article of manufacture are provided for account settlement utilizing a network. First, a buyer is allowed to select from a group of options in order to settle an account utilizing a network. The options include settling a minimum balance, partially settling, settling a full balance, and applying for an import loan on payment due date. The selected option is then received utilizing the network. Finance interest may then be booked against the buyer for an unpaid portion of the account if the selected option includes either settling a minimum balance or partially settling. If the selected option includes settling a full balance, the account may be reconciled. On the other hand, if the selected option includes applying for an import loan on payment due date, an import loan may be booked and a credit line may be transferred to a trade loan line.

18 Claims, 112 Drawing figures

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File: USPT

Sep 30, 2003

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DOCUMENT-IDENTIFIER: US 6629081 B1

**** See image for Certificate of Correction ****

TITLE: Account settlement and financing in an e-commerce environment

Detailed Description Text (2335):

Payment 10504 After a total has been established, a payment method must be determined. A variety of mediums can handle the transfer of money. The methods, flow, technology, and potentially messaging, will vary by implementation. Issues concerning security, liability, and relationship to fulfillment need to be worked out. Listed below are some considerations for determining the payment flow and mediums to be utilized. Anonymity. If there is a need to allow the users to remain anonymous, an anonymous medium may need to be implemented. Implementations such as a silent bidding site may require strict standards and mediums for anonymity. In general, anonymity is not a concern for most implementations. Monetary Transaction Size. If the site will be handling very small or very large monetary transactions additional considerations will be required. Sites accepting micro value transactions will need to plan a process to collect and verify the payment. To make low-value transactions cost effective, solutions may sacrifice security. In some implementations, it is assumed "some" fraud will occur but in such small denominations as to be negligible. Transaction Cost. Depending on the payment method, there are numerous potential associated costs. Most mediums have either transaction costs or may involve a broker requiring additional fees. Understanding the costs associated is important when planning an efficient payment system. Audit Trail. Some implementations may record each transaction with a unique identifier used to track funds if necessary. Security. In the past, eCommerce has been hampered by the absence of secure and robust transaction options. Recent development of secure online payment options over the Internet have been a primary enabler. Strongly-encrypted online purchase transaction protocols have been developed and integrated into software for consumers, merchants, and banks to enable secure credit card transactions. Consumer Type. The types of flow and payment medium will vary greatly depending on the consumer or purchaser. B-C implementations require payment (or at least authorization) once the order is placed. For the buyer-centric, trading partner relationship, the established infrastructure may handle payments using traditional invoicing or an Internet-enabled form of EDI or EFT (Electronic Funds Transfer). Electronic Authentication. Some sort of digital signature strategy would need to be in place between trading partners and potentially the financial institution. Message Standards. Payment instructions must be recognizable to all parties involved.

Detailed Description Text (2336):

Payment Methods There are a multitude of different vendors and technologies available for handling electronic payments. The infrastructure, process, and technology may vary dramatically from vendor to vendor. The actual mediums for the current payment options fall into these categories: Credit-Based Payment. Today, the most widely-used electronic payment option is the credit card. With the new transaction protocols and security features, credit cards can be used on the Internet just as they are in the real world. Consumer confidence is higher with the already familiar standard. Current overhead for clearing, settlement and fraud makes credit card based solutions uneconomical for transactions of small dollar amounts. Debit-Based Payment. Payment utilizing this method will directly debit and

credit accounts. These may take the form of debit cards, electronic checks or messages utilizing EDI or EFT. Electronic Cash. Electronic cash is the electronic equivalent of real paper cash. It is usually implemented using public-key cryptography, digital signatures and blind signatures. Electronic cash is "digital" money on the computer's hard disk. Theoretically, the money could be spent in very small increments, such as tenths of a cent (U.S.) or less. In an electronic cash system there is usually a bank, responsible for issuing currency, consumers that obtain cash from either banks or brokers and merchants who will accept the digital cash for goods and services. In short, the bank, merchant and consumer each own a public and private key which is used to encrypt and digitally sign the electronic cash. Smartcards. A smartcard is a programmable storage device the same in size and appearance as a normal credit card. It contains a microchip to store and process information. Some of these cards can contain stored value in the form of digital coins. A lost card means lost value, just like cash. The person holding the card can spend the value stored on it at any merchant accepting smartcards. This technology is particularly useful for online shopping, and is far less vulnerable than systems storing value on a hard disk. Transaction costs for this form of payment are very low, enabling the user to conduct micro-transactions of one penny or less. Microsoft and several computer manufacturers are pushing for standards to incorporate smartcard readers into PC keyboards, and most TV set-top Internet access devices already have them Digital Wallets. Digital wallet software facilitates secure, online transactions between the consumer and the merchant, and between the merchant and the bank. For the consumer, there will soon be literally hundreds of software "digital wallets" available. They will likely be free and similar in function, running within a web browser. Payment Authorization. In many cases, consumer sites which implement a credit card payment method will require payment authorization. In some cases the actual settlement process can not occur until the items are shipped. JEPI, being developed by W3C and CommerceNet in cooperation with many large technology companies, is a standard mechanism for Web clients and servers to find out what payment capabilities they have in common, and negotiate the payment instrument, protocol, and transport between one another. This will be transparent to the user; they will simply be told by the wallet software what payment options are available at this merchant (along with any available discounts for payment type or membership affiliations), and asked to choose.

US Reference US Original Classification (46):
705/44

US Reference Group (46):
2001/0023415 20010900 Keil 705/44

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